embodiments, the transaction may be performed via a Bluetooth connection, a WiFi connection, or other short- or medium-range radio connection between the electronic device and the fast passage gate. The operations of this transaction may be similar to those described above with respect to **512** of flowchart **500** in FIG. **5**. In some embodiments, the credential (e.g., virtual payment card) used for the transaction may be a card compatible with a transportation system and may store a remaining balance (e.g., an actual cash value) that can be used to process the transaction.

FIG. **8** illustrates an example flowchart **800** of operations for a location server to determine a location of an electronic device for a wireless transaction, according to some embodiments. The operations depicted in flowchart **800** may be performed by a location server, such as one or more of location server **120** of FIG. **1**, location server **220** of FIG. **2**, or location server **400** of FIG. **4**. It is to be appreciated that not all operations may be needed to perform the disclosure provided herein. In some implementations, additional or alternate operations may be performed. Further, some of the operations may be performed concurrently, or in a different order than shown in FIG. **8**.

In some embodiments, the location server may perform operations to determine the location of the electronic device using one or more ToF measurements received from one or more UWB radios. The location server may send location data to the electronic device to allow the electronic device to select an appropriate credential (e.g., virtual payment card). In some embodiments, the location server may also perform a wireless transaction with the electronic device when the electronic device crosses a virtual line representative of a fast passage gate such as, for example, fast passage gate **650** of FIG. **6**.

At **810**, the location server receives one or more distance measurements (or other position references) from one or more UWB radios relating to an electronic device. The one or more distance measurements may be an embodiment of message **238** of FIG. **2**. In some embodiments, the one or more distance measurements received from the UWB radios may be based on ToF measurements made by the one or more UWB radios. In some embodiments, the location server may receive the one or more ToF measurements and calculate the distance based on the received ToF measurements.

At **820**, based on the distance measurement data, the location server can determine location data of the electronic device within an environment via, for example, triangulation (or trilateration).

At **830**, the location server sends the location data to the electronic device. As described above, the location data may be sent via a wireless radio communicatively coupled to the location server. In some implementations, the wireless radio may be an embodiment of wireless radio **122** of FIG. **1** or wireless radio **622** of FIG. **6**. The wireless radio may operate on any number of wireless communication protocols, such as any/all of a Wi-Fi protocol, a Bluetooth protocol, a cellular communication standards (e.g., UMTS, CDMA, or LTE standards), and/or a proprietary scheme. In some embodiments, the wireless radio may utilize "small cell" or "distributed antennae system" deployments.

In some embodiments, the location data may have different formats. In some embodiments, the location data may be in the form of a coordinate within a virtual map stored on the electronic device. In some embodiments, the location data may include location information of both the electronic device and any terminals in the environment (e.g., stationary merchant terminal **130** of FIG. **1**, mobile merchant terminal **132** of FIG. **1**, transit gate terminals **140**A-C of FIG. **1**, or fast passage gate **650** of FIG. **6**). In some embodiments, the location data may be an indication that the electronic device is within a predetermined distance from a terminal.

At **840**, the location server may determine whether the electronic device crosses the fast passage gate or other such threshold associated with passage through the fast passage gate. As described above, in some embodiments, a virtual line may be representative of the fast passage gate, in which the virtual line delineates between a general area of the environment and a transit platform area of the environment—e.g., outside and inside of the fast passage gate, respectively. If the location server determines that the electronic device does not cross the virtual line, the electronic device returns to operation **810** and receives distance measurements from UWB radios.

At **850**, if the location server determines that the electronic device crosses the virtual line or other such demarcation point (e.g., for charging a fee), the location server may contact the electronic device via the wireless radio. The electronic device may then initiate the transaction as described above with respect to **714** of FIG. **7**. In some embodiments, the electronic device may initiate the transaction with the location server.

Various embodiments can be implemented, for example, using one or more computer systems, such as computer system **900** shown in FIG. **9**. Computer system **900** can be any well-known computer capable of performing the functions described herein. For example, and without limitation, computer system **900** can be capable selecting an appropriate credential (e.g., virtual payment card) based on (i) a relative location of an electronic device to a terminal and (i) the type of terminal. For example, one or more computer systems **900** can be capable of performing operations related to some or all of the electronic devices (e.g., electronic devices **101**-**104** of FIG. **1**, electronic device **201** of FIG. **2**, and electronic device **300** of FIG. **3**), the terminals (e.g., stationary merchant terminal **130** of FIG. **1**, mobile merchant terminal **132** of FIG. **1**, transit gate terminals **140**A-C of FIG. **1**, and fast passage gate **650** of FIG. **6**), and the location servers (e.g., location server **120** of FIG. **1**, location server **220** of FIG. **2**, or location server **400** of FIG. **4**) described above with respect to FIGS. **1**-**8**.

Computer system **900** includes one or more processors (also called central processing units, or CPUs), such as a processor **904**. Processor **904** is connected to a communication infrastructure or bus **906**. Computer system **900** also includes input/output device(s) **903**, such as monitors, keyboards, pointing devices, etc., that communicate with communication infrastructure or bus **906** through input/output interface(s) **902**. Computer system **900** also includes a main or primary memory **908**, such as random access memory (RAM). Main memory **908** may include one or more levels of cache. Main memory **908** has stored therein control logic (e.g., computer software) and/or data.

Computer system **900** may also include one or more secondary storage devices or memory **910**. Secondary memory **910** may include, for example, a hard disk drive **912** and/or a removable storage device or drive **914**. Removable storage drive **914** may be a floppy disk drive, a magnetic tape drive, a compact disk drive, an optical storage device, tape backup device, and/or any other storage device/drive.

Removable storage drive **914** may interact with a removable storage unit **918**. Removable storage unit **918** includes a computer usable or readable storage device having stored thereon computer software (control logic) and/or data. Removable storage unit **918** may be a floppy disk, magnetic